MAINTENANCE BENEFIT AGREEMENT

SWBC

Maintenance Benefit Agreement is a vehicle protection plan that shields borrowers from the cost associated with routine maintenance services.

BENEFITS

- Oil Changes
- Cabin Air Filter
- Brake Pads/Shoes
- Battery Replacement
- Cooling System Maintenance & Lube
- Wiper Blades Replacement
- Safety or Emissions Inspection

CUDriveAmerica
Life Happens.

STANDARD*	EXPLANATION OF BENEFITS
✔	**Oil Changes:** $100 benefit per oil change and up to 5 quarts of oil. Max of three oil changes per year.
✔	**Cabin Air Filter:** $60 benefit for cabin air filter replacement. Max of one use per year.
✔	**Brake Pads/Shoes:** $250 benefit for replacement of brake pads/shoes. 12-36 month memberships provide a max of two uses per contract. 48-84 month memberships provide a max of four uses per contract.
✔	**Battery Replacement:** $150 benefit for the replacement of a failed battery. Max of one use per year.
✔	**Cooling System Maintenance & Lube:** $125 benefit. Max of one use per year.
✔	**Wiper Blades Replacement:** $50 benefit. Max of one use per year.
✔	**Safety or Emissions Inspection:** $50 benefit. Max of one use per year.
✔	**Roadside Assistance:** Includes towing, fuel delivery, flat tire change, delivery service, battery jump-start, lockout service, and extrication service. Covered up to $150 per incident.

* Coverage not available in MA

KEEP IN MIND

- **Roadside Assistance:** Available even when you're a passenger in another vehicle.
- **Peace of Mind:** Rest assured that your car is up to date on maintenance with these comprehensive benefits.
- **Oil Changes:** Conveniently available at your local facility.
- **Battery Replacement:** Keep your battery fresh with this benefit.

EXCLUSIONS

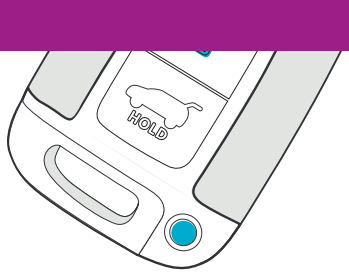
THE FOLLOWING VEHICLES ARE EXCLUDED FROM COVERAGE:

- ✖ Trucks over one-ton capacity
- ✖ Taxis
- ✖ Vehicles used for commercial purposes
- ✖ Camping trailers, travel trailers, mobile or motor homes, RVs
- ✖ Motorcycles
- ✖ Any vehicles in tow

WHAT BORROWERS NEED TO KNOW

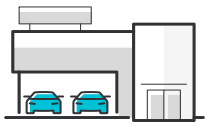
- **Maintenance Reimbursement** receipts must be sent within **45** days from date of service.
- **Roadside Assistance and Emergency Benefits Reimbursement** receipts must be sent within **20** days of disablement.
- **Roadside Assistance** max of **$150** per incident. Costs more than $150 for covered services is at member's expense.

  Does not cover parts, key replacement, fuel (over two gallons), tire repair, rental of towing equipment, storage fees, labor for repairs performed at disablement site, garage or service facility, any form of impound towing or towing by someone other than a licensed service facility, or a private citizen's assistance.
- **Cancelled memberships** within the first 30 days of effective date, will receive full refund of paid membership fees. After 30 days refund will be on a pro-rata basis without any deductions for used benefits.
- **Claims**
  - Roadside Assistance – 877.282.4398, 24 hours a day - 365 days per year
  - Maintenance Benefits – 844.947.4238, Mon-Fri: 8am-5pm CST



EMERGENCY "JUST IN CASE" BENEFITS

- **Ambulance Service:** Up to a $100 reimbursement benefit if you or a covered family member needs an ambulance following an accident. (Not available to residents of FL, MA, TX, UT or VA)
- **Emergency Destination Assistance:** Up to a $75 reimbursement benefit for emergency transportation (taxicab, rental car, shuttle, etc.) to an immediate destination in the event your automobile is disabled not due to an accident.
- **Emergency Travel Expense:** Up to a $1,000 reimbursement benefit for hotel, meals, car rental and transportation costs incurred within three days of an accident that happens 100 miles from home that disables your vehicle.
- **Theft Reward:** A $5,000 reward is offered for information leading to the arrest and conviction of anyone who steals your vehicle. The reward does not cover loss from vandalism or stolen contents.
- **BenefitHub- National Values and Discounts:** Free access to a BenefitHub membership which provides access to savings and Cash Back offers on a wide variety of products and service.
- **Identity Theft Assistance:** Provides access to monitor your Social Security number, up to ten credit and debit cards, and up to ten bank accounts. Includes access to resolution service in case of identity fraud and a Lost/Stolen Wallet service.
- **Auto Repair Advocacy:** Offers a second opinion on automotive service or repair estimates, including repair referrals, repair confirmations, and cost confirmations. This service applies to automobiles and light trucks only and does not guarantee specific outcomes.



According to the National Highway Traffic Safety Administration, **poor car maintenance is a factor in about 20%** of all car accidents.

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